

October 2025 Consumer Newsletter

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Consumer Assistance News provides information, tips, and updates to help people understand health coverage and healthcare options.

It's October! You've probably already carved your pumpkin, so why not carve out some time to read this month's Consumer News? There's a chill in the air, so find an extra layer and cozy up to this month's edition. Topics include open enrollment for Marketplace coverage, breast cancer awareness, physical therapy, health literacy, and more!



Mainers can now use the [Plan Comparison Tool](#) on [CoverME.gov](#) to preview Marketplace plans before Open Enrollment. The free online tool helps users compare their options and find a plan that fits their needs. Mainers can enroll in health coverage at [CoverME.gov](#) during Open Enrollment, from November 1st until January 15th.

Coverage selected by December 15th, 2025 starts January 1st. Coverage selected by January 15th, 2026 starts February 1st. Have questions or need help comparing plans? Call 1-800-965-7476 to talk with a trained expert, explore plans, and set a date to enroll in coverage.

Use caution! Avoid scams and keep your personal information safe by checking to make sure you're visiting [CoverME.gov](#), not CoverME.com.



Each October, Breast Cancer Awareness Month promotes screening, self-checks, and other preventative resources to help catch the disease early. [The Maine Breast & Cervical Health Program](#) connects eligible Mainers with free and low-cost diagnostic services and essential screenings, helping to ensure early detection and treatment.

"Cancer screening helps diagnose disease early, even before we feel pain or experience symptoms. This is when

treatment can be most effective," said Maine Center for Disease Control (CDC) Director Dr. Puthiery Va.

Use this CDC [survey](#) to see if you are eligible for free or low-cost screenings. If eligible, you can enroll [here](#). Questions? Call the CDC at 1-800-350-5180.

Physical Therapy Month



Physical therapy doesn't just help people regain strength after injuries, it can prolong or restore mobility and combat chronic illness in people as they age. This year, the [American Physical Therapy Association \(APTA\)](#) is highlighting the role of physical therapy as a tool to enhance movement and function in work, life, and play, regardless of age and ability. Learn more about this campaign and the benefits of physical therapy for healthy aging [here](#).

Physical therapy is considered an essential health benefit and covered by Marketplace plans. If you need physical therapy, make sure your therapist is in-network when you enroll in coverage. MaineCare covers some physical therapy services. Some employer-provided health plans also cover physical therapy.

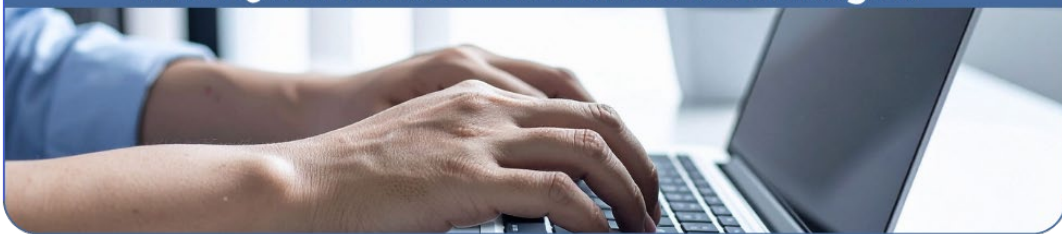
Health Literacy Month



You may have heard the term "health literacy", but do you know what it means? "Personal health literacy" means being able to find, understand, and use information and services to make health-related decisions. [My Health Finder](#) is a user-friendly tool to help people understand how to access screenings, vaccines, and other preventive care.

Learning [common health insurance terms](#) is another good way to build your health literacy. People can also call the Consumer Assistance at 1-800-965-7476, to get answers to questions about your coverage options, access information, find providers, get help with denied claims, and more.

Have Questions About MaineCare Changes?



Wondering how MaineCare changes will impact you? Don't panic. MaineCare, changes are coming, but most changes won't start until the end of next year. If you have questions about your MaineCare coverage or are wondering if you are eligible for MaineCare, call our Helpline at 1-800-965-7476.

Health Coverage Term of the Month

CATASTROPHIC HEALTH PLAN

A [catastrophic health plan](#) is full, major-medical coverage. While these plans may have lower monthly premiums than [other marketplace plans](#), they have a very high deductible (\$10,600 for 2026.)

While some preventive care and limited primary care services (like annual physicals) are covered and paid for in full, the cost of most care, including specialty and hospital care and prescription drugs is put towards the deductible. People with this type of plan are responsible for the costs applied to their deductible, \$10,600, before their insurance pays.

[Enrollment](#) in catastrophic coverage is limited to people aged 30 or younger. People who are older need to have a [hardship exemption](#) to enroll.

Have Questions? We Can Help!



Consumers for
**Affordable
Health Care**



Call our free HelpLine 1-800-965-7476